# Helping Hoosiers Avoid or Navigate Eviction





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# UPDATES TO INDIANA EMERGENCY RENTAL ASSISTANCE PROGRAM

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#### **AGENDA**

IERA Housing Stability Services: Housing Stability Counseling Legal Services

Website

**Kiosks** 

**Legal Navigators** 

**Expanded Attorney Services** 

**Eviction Diversion Program** 

IERA 2

Questions?





### **IERA ASSISTANCE AS OF 3/13/23**

	Households Assisted	Assistance	Assistance	Total Assistance Paid and Obligated
Total	37,913	\$259,006,361.77	\$21,818,954.26	\$354,307,260.75

Reports can be accessed at

https://www.in.gov/ihcda/covid-19-resources/

under the COVID-19 Rental Assistance Progress Reports tab



#### HOUSING STABILITY SERVICES

- ERA Grantees allowed to use up to 10% of ERA 2 award for Housing Stability Services
- Housing Stability Services vary greatly between programs

#### Indiana Bar Foundation

• \$13.1M allocated for legal services statewide

### Indiana Community Action Association (INCAA)

 \$15.4 million allocated for family development counseling statewide



# HOUSING STABILITY SERVICES FAMILY DEVELOPMENT COUNSELING



## WHAT CAN THE COUNSELING PROGRAM AND COUNSELORS DO FOR A HOUSEHOLD?

Provide ongoing Case Management through Family Development Counseling and Navigation Services.

- Apply for emergency-based Housing Choice Vouchers
- Locate emergency temporary shelter
- Look for safe and affordable housing in their area
- Negotiate/Mediate situations with landlords
- Provide them with resources for free Legal aid through IERA
- Create ongoing short- and long-term goals that help the client reach self-sufficiency



#### **FAMILY DEVELOPMENT COUNSELING**

- The Housing Stability Program uses the Family Development Model for Counseling and Navigation services
  - The Family Development Model offers clients strategies to reclaim their self-sufficiency
  - Counselors use proven assessment tools to help households evaluate their current situation, goals (short- and long-term), and barriers to achieving those goals
  - Counselors then assist households in planning to reach their goals and using available tools to breakdown barriers
  - Through home and office visits, assessments and goal setting, participants are better able to provide for their families ongoing needs such as housing while working towards goals and contributing to the local economy



#### **COUNSELING AND NAVIGATION SERVICES**

These services help Indiana renters become stable and self-sufficient in multiple life areas, including but not limited to; housing, education, employment, and income.

Through Family Development Counseling services clients will:

- \*Meet monthly with a Housing Specialist
- \*Set short-term and long-term goals
- \*Learn more about available local, state, and federal resources
- \*Engage in financial education including budgeting and credit monitoring
- \*Receive a referral for legal services to assist with pending legal issues
- \*Receive on-going support from your Housing Counselor



#### **OBJECTIVES**

- Use a family-based approach that empowers families through a collaborative relationship with their housing counselor
- Use family assessment tools to gain knowledge about the family and their needs
- Help families identify their goals and develop a plan to achieve these goals
- Identify and Implement intervention and awareness strategies that allow families to face difficult family issues or external barriers
- Coordinate a network of resources in partnership with the families
- Advocate for families within the community
- Ability to access appropriate sources to grow professionally, develop self-awareness skills, and ongoing self-care resources





### **MAPPING THE STEPS...**

- Meet with family
- Develop the plan
- Set goals
- Write the action plan
- Meet at least once a month with family to work on goals
- Use resources to link family to needed services and resources in the community
- Close with the family once goals are met and family has met self-sufficient standard





### ATTENTION **INDIANA RENTERS**

If you are a current renter in Indiana you now qualify for FREE Housing Counseling.



### HOUSING COUNSELING

#### Ask your housing counselor about:

- · How much rent you can afford
- Your rental "wants" vs "needs"
- · your current and future living expenses
- · Budgeting for your lifestyle

LEARN MORE > Call 211

### HOUSING STABILITY COUNSELING SERVICE PROVIDERS

Organization	Address	Phone	Website	Counties Served
Area 4 Agency on Aging and	660 N. 36th Street Lafayette, IN 47903	(765) 447-7683	areaivagency.org	Carroll, Clinton, Tippecanoe*, White
Community Service				*Tippecanoe County Zip Codes: 47901, 47902, 47903, 47904, 47905
Area 5 Agency on Aging and	1801 Smith Street Logansport, IN 46947	(574) 772-4451	areafive.com	Cass, Fulton, Howard, *Madison, Miami, Tipton, Wabash, Pulaski
Community Service				*Madison County Zip Codes: 46001 (Alexandria), 46011, 46012, 46013 (Anderson), 46015 (Orestes), 46064 (Pendleton), 46070 (Summitville)
Brightpoint	227 E Washington Blvd. Fort Wayne, IN 46853	(260) 423-3546	mybrightpoint.org	Adams, Allen, Blackford, Dekalb, Huntington, Jay, LaGrange, Noble, Randolph, Steuben, Wells, Whitley
Community Action Program of	401 SE 6th Street, Suite 001 Evansville,	(812) 492-3952	capeevansville.org	Gibson, Lawrence, Martin, Posey, Vanderburgh, Washington
Evansville and Vanderburgh (CAPE)	IN 47713			
Community Action of Greater	3266 N. Meridian Street, Suite 200	(317) 396-1800	cagi-in.org	Hendricks, Marion
Indianapolis (CAGI)	Indianapolis, IN 46208			
Community Action Program of	418 Washington Street Covington, IN	(765) 793-4884	<u>capwi.org</u>	Benton, Fountain, Montgomery, Parke, Vermillion, Warren
Western Indiana (CAPWI)	47932			
Dubois-Pike-Warrick Economic	607 3rd Avenue Jasper, IN 47547	(812) 482-2233	<u>tri-cap.net</u>	Daviess, Dubois, Knox, Pike, Vanderburgh, Warrick
Development Corporation (TRI-CAP)				
Human Services	4355 E. 600 North Columbus, IN 47203	(812) 372-8407	hsi-indiana.com	Bartholomew, Decatur, Johnson, Shelby, Jackson
Interlocal Community Action Program	615 SR 38 West New Castle, IN 47362	(765) 529-4403	<u>icap.org</u>	Hancock, Henry, Wayne
Interlocal Community Action	420 West 24th Street Connersville, IN	(765) 529-2510	icap.org	Fayette, Rush, Wayne
Program (Fayette, Rush, and Wayne)	47331			
Interlocal Community Action	407 West Main Street Muncie, IN	(765) 529-2510	icap.org	Delaware and *Madison
Program (Delaware and *Madison)	47305			*Madison County Zip Codes: 46016, 46017, 46018 (Anderson), 46036 (Elwood),
				46044 (Frankton), 46048 (Ingalls), 46051 (Lapel), 46056 (Markleville), 46063
				(Orestes), 47356 (Middletown)



### HOUSING STABILITY COUNSELING SERVICE PROVIDERS

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Lincoln Hills Development Corporation	302 Main Street Tell City, IN 47586	(800) 467-1435	<u>Ihdc.org</u>	Crawford, Perry, Spencer
NW Indiana Community Action	5240 Fountain Drive Crown Point, IN	(219) 794-1829	nwi-ca.com	Jasper, Lake, Newton, Porter
Corporation	46307			
New Hope Services	725 Wall Street Jeffersonville, IN 47130	(812) 288-8248	newhopeservices.org	Jefferson, Jennings, Scott
REAL Services	2526 S. Michigan Street South Bend, IN 46601	(574) 233-8205	realservices.org	Elkhart, Kosciusko, Marshall, St. Joseph
SE Indiana Economic Opportunity	110 Importing Street Aurora, IN 47001	(812) 926-1585	<u>sieoc.org</u>	Dearborn, Franklin, Ohio, Ripley, Union, Switzerland
Corporation				
South Central Community Action	1500 W 15th Street Bloomington, IN	(812) 339-3447	insccap.org	Brown, Greene, Monroe, Morgan, Owen
Program	47404			
Western Indiana Community Action	705 S. 5th Street Terre Haute, IN 47807	(812) 232-1264	wicaa.org	Clay, Putnam, Vigo
Agency				
FBGN Center	2990 W. 71st Street Indianapolis, IN 46268	(317) 293-2600	faybiccardglickcenter.org	Boone, Hamilton
Homeless Coalition of Southern	1218 E. Oak Street New Albany, IN	(812) 202-6589	soinhomeless.org	Clark, Floyd, Harrison, Orange
Indiana	47150	` '		
Affordable Housing and Community	812 S. Washington Street Marion, IN	(765) 662-1574	ahcgrantcounty.com	Grant
Development Corporation	46953			
Homestead	671 N 36th Street Lafayette, IN 47905	(765) 423-7949	homesteadcs.org	Tippecanoe
Housing Opportunities	2001 Calumet Avenue Valparaiso, IN	(219) 286-3310	<u>hoi.help</u>	LaPorte
	46383			

<sup>\*</sup>Please note, individuals in Sullivan county should contact 211 for more information.



# WHO QUALIFIES FOR COUNSELING AND HOW DO THEY GET IT?

#### WHO:

- Renters
- Residing in the State of Indiana
- There is NO income restriction for housing counseling through the INCAA Network

#### HOW

- Call 2-1-1
  - Listen for the "Emergency Renal Assistance" prompt
  - Ask for a Housing Counseling Referral
  - Provide the name of the county where the household is found
  - Call the agency provided and ask to make an appointment for IERA Housing Counseling

#### To the Website

- <a href="https://www.incap.org/Indiana-housing-stability-program">https://www.incap.org/Indiana-housing-stability-program</a>
- Locate the provider serving the households County AND zip code
- Provide the phone number to the applicant



# QUESTIONS ABOUT FAMILY DEVELOPMENT COUNSELING?





### **Indiana Bar Foundation**

#### **MISSION**

The Indiana Bar Foundation inspires and leads change to improve civic education and legal assistance for all Hoosiers.



### Housing Stability Legal Services Scope

The Indiana Bar Foundation was awarded a contract for housing stability legal services.

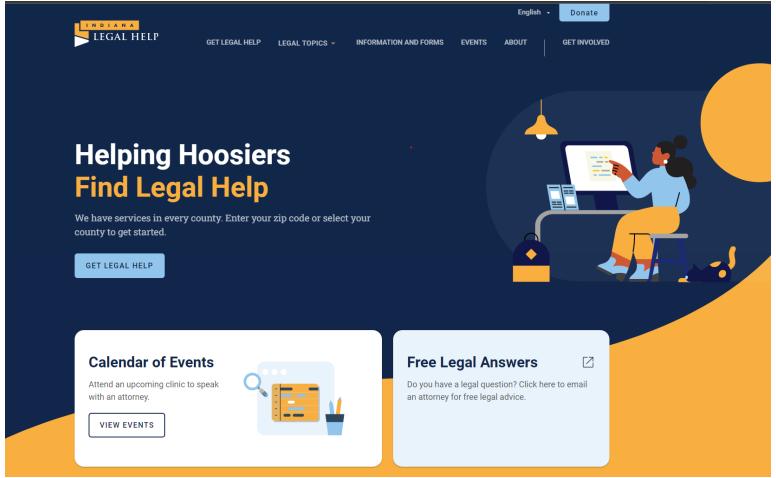
Focused on helping eligible households maintain or obtain housing through eviction prevention and diversion services, mediation between landlords and tenants, and legal services related to eviction proceedings and maintaining housing stability.

- 1. Increasing access to legal information and resources
- 2. Expanding legal services through our partner network





### Indiana Legal Help





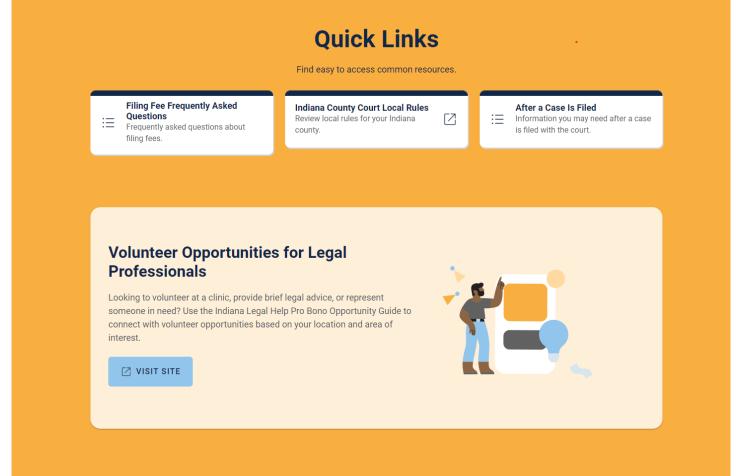
### **Legal Topics**





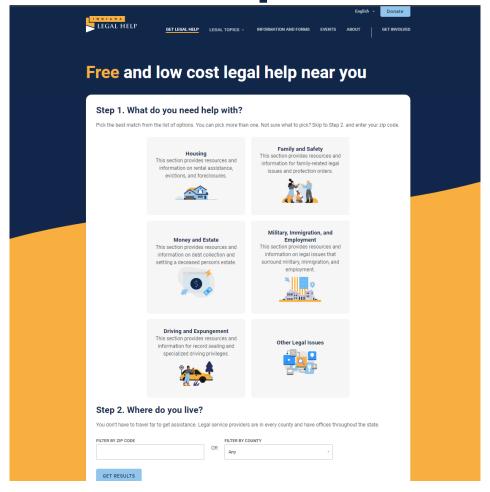
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### **Quick Links**





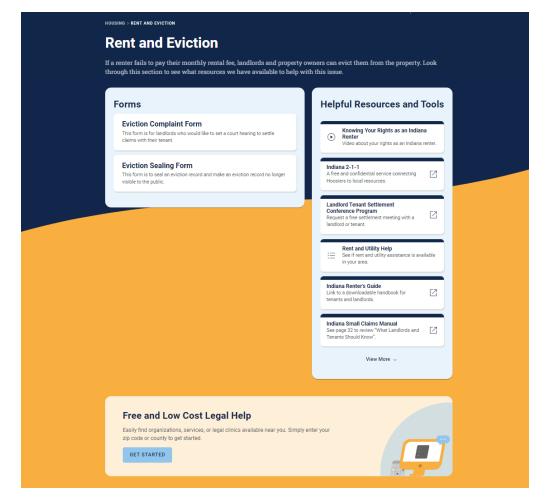
### Free and Low-Cost Help





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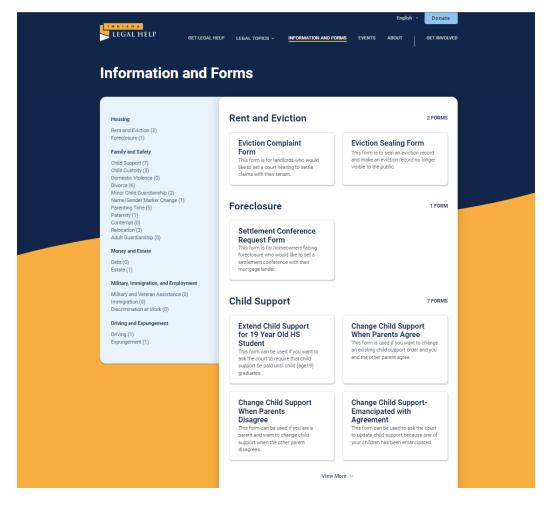
### **Rent and Eviction**





inbarfoundation.org

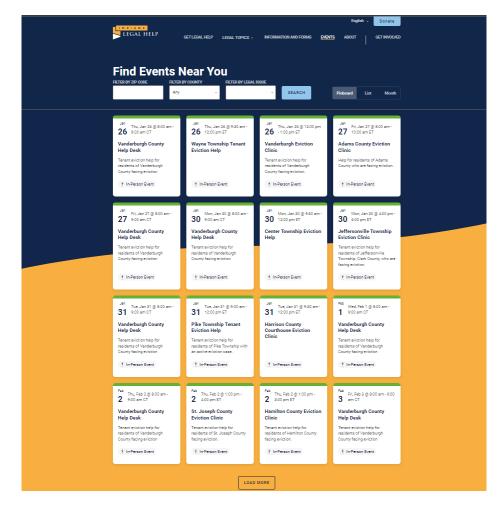
### **Information and Forms**





inbarfoundation.org

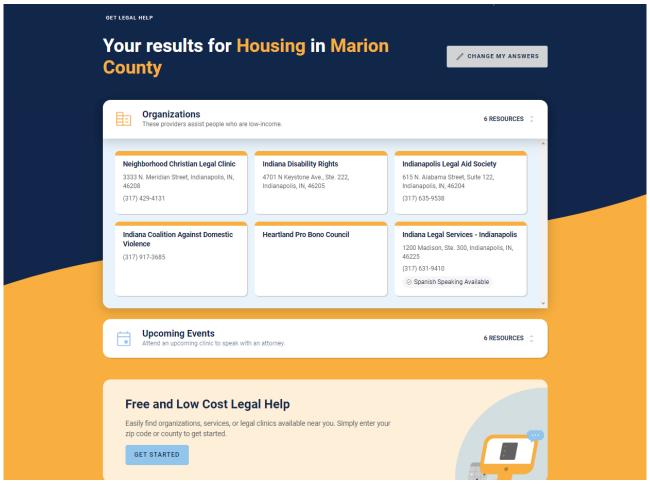
### **Events**



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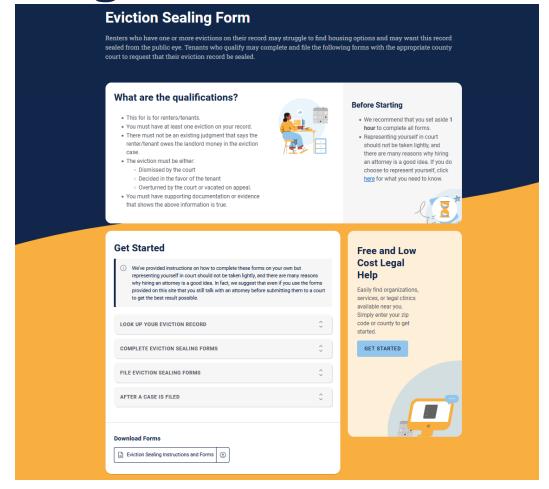
### **Housing Search**





inbarfoundation.org

### **Eviction Sealing Form**





inbarfoundation.org

### Increasing Access to Legal Information and Resources:

### LEGAL KIOSKS



### Indiana Legal Help Kiosks

- Currently we have 130 kiosks in 85 counties
  - Courts, libraries and community-based organizations throughout Indiana
- Have all the housing resources available at IndianaLegalHelp.org
- Include customer service feature inviting Hoosiers to talk to a legal navigator via chat, text, or email
- Have printers to assist parties in completing court related forms such as the eviction sealing forms
- Have an available headphone jack for privacy





### **KIOSKS**









### Increasing Access to Legal Information and Resources:

### LEGAL NAVIGATORS



### **Legal Navigators and Customer Service**

A network of non-attorney legal navigators responsible for:

- Working at the direction of contracted legal service providers in courts and offices
- Sharing local information with Indiana Legal Help including upcoming clinics and volunteer opportunities
- Providing remote legal information through the Indiana Legal Help customer service tool; responding to inquiries via chat and email





### Increasing Access to Legal Information and Resources:

### EXPANDED LEGAL SERVICES



### **Expanding Legal Services**

Expanding housing stability legal services

- Increase the number of attorneys providing housing stability legal services to eligible individuals across the state
- Increase the presence of staff and volunteer attorneys, paralegals, and law students at eviction hearings
- Increase the number of reduced-rate private attorneys offering housing stability legal services
- Expand legal services through brief service clinics, legal advice, limited scope service, and legal representation



### **Contracted Legal Service Providers**

#### State-wide Coverage:

- Indiana Legal Services
- Pro Bono Indiana
- Indiana Coalition Against Domestic Violence

#### Local Coverage:

- Indianapolis Legal Aid Society
- Neighborhood Christian Legal Clinic
- Legal Aid Corporation of Tippecanoe County
- Legal Aid Society of Evansville

Dark Borders = ILS office territories
Colors & Letters = PBI office territories



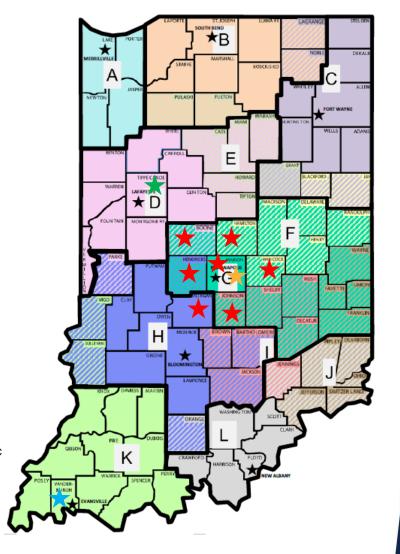
= Neighborhood Christian Legal Clinic

★ = Legal Aid of Tippecanoe Co.

= Legal Aid of Evansville

= Indianapolis Legal Aid Society





### PRE-EVICTION DIVERSION PROGRAM

#### **Effective November 1, 2021**

- Indiana Eviction Courts are required to advise parties of the existence of the program and inquire about participation
  - Only Courts offer and approve entry into the Eviction Diversion Program
  - IHCDA cannot grant entry to the EDP
- Both the landlord and tenant must VOLUNTARILY AGREE to participate
- Both the landlord and tenant must agree to adhere to the case management order
- Action will be stayed for 90 days with two status conferences at 30 and 60 days
- The courts also offer a mediated settlement program with facilitators available in person or virtually



#### PRE-EVICTION DIVERSION PROGRAM

#### To Participate:

- The renter must be the subject of an active eviction proceeding
- Renter and landlord must advise the court that they agree to participate
- The Eviction Task Force Information may be found at: <a href="https://www.in.gov/courts/iocs/committees/eviction/">https://www.in.gov/courts/iocs/committees/eviction/</a>

#### **Benefit to the Landlord:**

- Allows for a mediated settlement conference for non-covered costs
- Reduces time and cost burden to landlord of attempting to collect on a judgment
- Limits damage exposure from evicted tenants

#### **Benefit to Tenant:**

- Eviction case is sealed upon entry into the program
- Case management order allowing for 30- & 60-day status hearings to check on progress and participation by both parties
- Can elect to have a mediated settlement conference for non-covered costs or other matters



# IERA2 APPLICATIONS WHAT IS THE BENEFIT AND HOW TO APPLY



### **IERA2: WHAT IS IT?**

- What is IERA2?
  - IERA2 is a more streamlined version of IERA
  - IERA2 is for all applicants applying in March of 2023 or after
  - Applicants apply to receive UP TO 18 months of assistance
  - This includes past due rent and three months of future rent
  - Eligible households will receive one payment
- Why was IERA changed?
  - To serve as many Hoosiers as possible with IERA funds
  - To provide complete and a higher quality of applications for easier/ faster review
  - To allow IERA to process faster and move into some highvolume eviction courts to take applications



#### **CHANGES TO IERA ELIGIBILITY**

- Households must meet the following criteria:
  - Housing Instability: risk of loss of housing or utilities
    - This is a statutory requirement. If a household indicates "no" in response to this question their application will be declined.
  - COVID / Pandemic Impact financial hardship experienced during COVID-19/ Pandemic
    - This is a statutory requirement. If a household indicates "no" in response to this question their application will be automatically declined.
  - Income Eligibility less than 80% AMI
    - This is a statutory requirement. Households over income will be declined.
- Utility payments will only be paid to participating providers
- Any Indiana renters may still receive FREE Network provided family development counseling services, or legal services through IBF
- The total of all assistance payments may not exceed 18 months of assistance.
  - This includes payments from other Indiana ERA programs including
    - Elkhart, Hamilton, Lake, Marion, and St. Joseph
    - The City of Fort Wayne



### **IERA2: HOW TO APPLY?**

- How do households (potential applicants) apply for IERA2?
  - By calling 2-1-1
    - Complete the Q&A portion of the application with a 2-1-1 Operator
    - Applicants would then complete the Document Collection Form on their own
    - To be linked to an IN-CAA provider that will assist in completing the application
      - Q&A
      - Document Collection Form
  - Via an IN-CAA Network Member
    - Find an IN-CAA partner by calling 2-1-1
    - https://www.incap.org/indiana-housing-stability-program
  - Indiana Bar Foundation or IHCDA Referral to 2-1-1 or the IN-CAA Network
  - Landlords may begin an application for a household using the landlord portal located at IndianaHousingNow.org
    - A landlord cannot complete the entire application for a household
    - The tenant must assist in finalizing the application



### **IERA2: WHAT IS IT?**

- Are 18 months of assistance obligated for each household in IERA2?
  - No. Each eligible and approved household will receive ONE payment of past due rent AND three months of forward-facing rent UNLESS
    - The household has already received a combined 18 months of assistance from IERA and/ or ANY other ERA program.
    - The household has already received assistance from IERA or another program and insufficient assistance remains to pay the household's past due rent AND three months of forward rent.
      - Available funds will be applied to past due rent.
- Can a household get an additional IERA2 payment?
  - Yes!
  - At IHCDA's discretion and dependent upon the availability of funds, IERA2 applicants that either enrolled in housing counseling OR those households that will enroll in the future AND
  - Successfully ACHIEVE a score of "self-sufficient" or "thriving" in any ONE of the twelve Life focus areas in Family Stability Counseling Matrix where the household initially scored LOWER than self-sufficient.



### **ALLOWABLE RENTAL ASSISTANCE**

- Below are the Rental Assistance Amounts for Applications Approved or Submitted as part of IERA or IERA2
- The table also shows the minimum payment for households CURRENT on rent and not receiving utility assistance

Number of Bedrooms	Maximum Monthly Rental Assistance	Minimum Assistance Payment	Minimum Assistance for those Receiving an ICP Payment
Efficiency/Studio	\$899	\$2,697.00	\$5,394.00
One-Bedroom	\$957	\$2,871.00	\$5,742.00
Two-Bedroom	\$1124	\$3,372.00	\$6,744.00
Three-Bedroom	\$1573	\$4,719.00	\$9,438.00
Four-Bedroom	\$1864	\$5,592.00	\$11,184.00



#### **IERA2: WHAT IS IT?**

- What about households in IERA, can they get an extra payment?
  - No. 18 months of assistance has already been obligated for these households.
  - 18 months is the statutory maximum for ERA. IHCDA may not make any exception to this limit.
  - IHCDA nor any other ERA program or combination of ERA programs may provide MORE than 18 months assistance
- Can households receiving IERA apply for IERA 2?
  - If a household is currently receiving IERA, they should not apply for IERA2
    - Recall 18 months of assistance has already been obligated for these households
    - Applying for IERA2, could delay IERA payments
  - As 18 months are obligated for all households in IERA, there is no additional benefit to provide
  - IERA households may still access FREE Family Development Counseling and/ or legal services from IBF



### QUESTIONS? COMMENTS?

